

Lumpkin County - Flood Zones

General guidelines for Building in different Zones

Lumpkin County adopted FEMA Flood regulations on March 21, 2002 by Resolution No. 2002-12

What is a floodway?

For most waterways, the floodway is where the water is likely to be deepest and fastest. It is the area of the floodplain that should be reserved (kept free of obstructions) to allow floodwaters to move downstream. Placing fill or buildings in a floodway may block the flow of water and increase flood heights. The regulatory floodway is defined as the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the entire Base Flood (100-year flood) discharge can be conveyed with no greater than a 1.0-foot increase in the Base Flood Elevation (BFE).

What is a Special Flood Hazard Area (SFHA) and How can I determine if my property is in it?

Special Flood Hazard Area (SFHA), which is defined as an area of land that would be inundated by a flood having a 1% chance of occurring in any given year (previously referred to as the base flood or 100-year flood). The standard constitutes a reasonable compromise between the need for building restrictions to minimize potential loss of life and property and the economic benefits to be derived from floodplain development. ***Development may take place within the SFHA, provided that development complies with local floodplain management ordinances, which must meet the minimum Federal requirements.*** Flood insurance maps usually are on file in the planning and zoning or engineering offices. A property owner may consult these maps to find out if the property is in a special flood hazard area (SFHA). A FIRM is a flood insurance rate map. *FIRMs are maintained and updated by the Federal Insurance and Mitigation Administration (FIMA)*, a division of the Federal Emergency Management Administration (FEMA). Lumpkin County Planning Office maintains the FIRM for the county. The effective date of the Panels at the time of this document is April 2, 1991

The Lumpkin County GIS / Planning department utilizes electronic mapping that overlay a digital FIRM Layer that shows the SFHA's for the county. This layer is known as a **Q3 Flood Data product** and can only be altered by FIMA-FEMA. ***Lumpkin County Does Not create, update or alter SFHA's or FIRM's.***

What is the digital Q3 Flood Data product and can I make Flood Determinations from this?

The Q3 Flood Data product is a digital representation of certain features of FEMA's Flood Insurance Rate Map (FIRM) product, intended for use with desktop mapping and Geographic Information Systems (GIS) technology. *The digital Q3 Flood Data product was not designed to make precise in/out flood risk determinations.* The data are designed to provide guidance and a general proximity of the location of Special Flood Hazard Areas. The digital Q3 Flood Data product is not suitable for engineering applications and cannot be used to determine absolute delineations of flood boundaries.

What are the different flood hazard zones designations in Lumpkin County and what do they mean?

Zone A

Zone A is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no Base Flood Elevations or depths are shown within this zone. Mandatory flood insurance purchase requirements apply.

Zone AE and A1-A30

Zones AE and A1-A30 are the flood insurance rate zones that correspond to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most instances, Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

Zone D

The Zone D designation on NFIP maps is used for areas where there are possible but undetermined flood hazards. In areas designated as Zone D, no analysis of flood hazards has been conducted. Mandatory flood insurance purchase requirements do not apply, but coverage is available. The flood insurance rates for properties in Zone D are commensurate with the uncertainty of the flood risk.

Zones B, C, and X

Zones B, C, and X are the flood insurance rate zones that correspond to areas outside the 100-year floodplains, areas of

100-year sheet flow flooding where average depths are less than 1 foot, areas of 100-year stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 100-year flood by levees. No BFEs or depths are shown within this zone.

Can I build in a Special Flood Hazard Area (SFHA)?

According to FEMA, "Development" is defined as: *"any man-made change to improved or unimproved real estate, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment or materials."* Before a property owner can undertake any development in the SFHA, a permit must be obtained from the Lumpkin County Planning Office. Per **Resolution No. 2002-12** you may build, but Article 3 and Article 4 must be followed. Which briefly states the GENERAL required information: (any structure)

- Survey Elevation in relation to mean sea level or highest adjacent grade of the lowest floor of the structure.
- Design certification from a registered professional engineer or architect that meets FEMA flood-proofing criteria.
- Description of the extent to which the watercourse will be altered.
- As built certification for location and elevation.
- Structures shall be anchored.
- Constructed with materials and resistant to flood damage.
- Construction methods shall minimize flood damage.
- ANY fully enclosed foundation area under an Elevated structure shall be designed to be unfinished and to automatically allow entry and exit of floodwater. Provide minimum of two openings having a total net area of not less than one Sq. inch for every Sq. foot of enclosed area subject to flooding. The bottom of all opening shall be no higher than ONE FOOT above grade and shall only be used for parking of vehicles or limited storage and shall not be partitioned into separate rooms.
- Water supply systems and Sanitary Sewage Systems shall be designed to minimize or eliminate infiltration of or discharges from the systems into the floodwaters.

Specific Standards: (All areas where Base flood elevation [BFE] data are available)

- All structures shall have the lowest floor elevated no lower than ONE FOOT above the BFE.
- Floodway: Encroachments are prohibited, unless development is demonstrated through hydrologic and hydraulic analyses performed that the encroachment shall not result in ANY increase in flood levels or floodway widths during a BFE discharge.

For Streams WITHOUT BFE's (Zone A's)

NO encroachments shall be located within an area equal to the Width of the stream or Twenty feet, whichever is greater, measured from the top of the stream bank.

Structures shall have the lowest floor of the lowest enclosed area elevated no less than THREE feet above the highest ADJACENT grade at the building site.

Subdivisions

- BFE's data shall be provided for subdivision proposals and other developments with greater than FIFTY lots or FIVE acres, whichever is less.
- ALL subdivision proposals and associated support features shall be constructed to minimize flood damage.

More detailed information is available in the Lumpkin County Planning and GIS office as well as FEMA. This GENERAL information sheet is provided only as a summary packet; please refer to the full resolution for more detailed guidelines. Variances from FEMA or Lumpkin County may be pursued.

Need additional help? call 1-877-FEMA MAP

For FEMA Forms go to: http://www.fema.gov/fhm/frm_form.shtm
<http://www.msc.fema.gov/> (For Flood Maps)

Flood Zones

General guidelines for Building in different Zones

General FEMA information

For all new and substantially improved buildings in A Zones:

In general, the minimum floodplain management regulations require that new construction or substantially improved or substantially damaged existing buildings in A Zones must have their lowest floor (including basement) elevated to or above the Base Flood Elevation (BFE). Non-residential structures in A Zones can be either elevated or dry-flood proofed. Dry flood proofing means that the building must be designed and constructed to be watertight, substantially impermeable to floodwaters. Buildings can be elevated to or above the BFE using fill, or they can be elevated on extended foundation walls or other enclosure walls, on piles, or on columns.

Because extended foundation or other enclosure walls will be exposed to flood forces, they must be designed and constructed to withstand hydrostatic pressure otherwise the walls can fail and the building can be damaged. The FEMA regulations require that foundation and enclosure walls that are subject to the 100-year flood be constructed with flood-resistant materials and contain openings that will permit the automatic entry and exit of floodwaters. These openings allow floodwaters to reach equal levels on both sides of the walls and thereby lessen the potential for damage. Any enclosed area below the BFE can only be used for the parking of vehicles, building access, or storage.

To further minimize flood damages, mechanical, electrical, plumbing equipment, and other service facilities must be designed and/or located above the BFE so as to prevent damage during conditions of flooding.

In cases where the Q3 Map data shows or determines a property is in the Special Flood Hazard Area (SFHA), but the property owner disagrees the property owner has options.

They may apply for a **Letter of Map Amendment (LOMA)**, or a **Letter of Map Revision - based on Fill (LOMR-F)** (if fill placement is the basis of the request). In addition, property owners may apply for a **Letter of Determination Review (LODR) with FEMA**. To obtain a LOMA or LOMR-F, the applicant must submit mapping and survey data for the property. Forms for these purposes can be found on FEMA's web site at http://www.fema.gov/fhm/frm_main.shtm. In most cases, the applicant will need to hire a land surveyor to prepare an Elevation Certificate for the property. Upon receiving a complete application, FEMA normally completes its review in 4 to 6 weeks. **Elevation Certificate:** The EC form and instruction packet are available from the FEMA Distribution Center at 800-480-2520 (ask for FEMA Form 81-31).

Who can prepare an Elevation Certificate?

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Elevations must be certified by a licensed engineer or surveyor if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision - based on Fill.

The following paragraphs describe first the LOMA or LOMR-F process, followed by the LODR process.

Upon receiving a completed MT-EZ (for LOMAs) or MT-1 (for LOMR-Fs) application, FEMA reviews property-specific information (including surveyed elevation data, typically the elevation of the lowest adjacent grade of the structure in question, provided by a licensed land surveyor. Note: the homeowner may be required to hire a land surveyor to perform this elevation survey, if this data is not readily available), and makes a final flood zone determination for the property. Once an application and all necessary data are received, the determination is normally issued within 30 - 60 days. If the LOMA or LOMR-F removes the SFHA designation from the property, it can then be presented to the Planning Department as proof that there is no FEMA Flood requirement for the property. No fee is charged for the review of a LOMA; however, there is a \$425 review fee for a LOMR-F.

In addition, property owners may apply for a Letter of Determination Review (LODR). A LODR is a review of your lender's determination. In other words, the LODR is a process where FEMA reviews the same information your lender used

to determine that your structure was located in a SFHA. It is important to note that the LODR process does not consider the elevation of the structure or property above the flood level. Rather, it considers only the location of the structure relative to the special flood hazard area boundary shown on the FIRM. Thus, you should be aware that your lender does not consider the elevation of your property or structure when determining if your property or structure is in or out of the SFHA. FEMA reviews this information and issues its finding of whether the structure is located in the SFHA according to the current NFIP map. The request for such a letter must be jointly requested by the property owner and the lender no later than 45 days following the date the lender notified the borrower that the property is in a special flood hazard area. While this determination cannot consider the elevation of your structure or property, it can be useful if you feel the lender's interpretation of the map is incorrect.

The determinations are based on different data.

The LODR process does not consider the (vertical) elevation of the structure or property above the flood level. Rather, it considers only the horizontal location of the structure relative to the special flood hazard area boundary shown on the Flood Insurance Rate Map. The LOMA/LOMR-F process uses actual survey elevation data to determine if the property or structure is at or above the elevation of the SFHA .

The determinations result in different actions.

A LODR does not result in an amendment or revision to the National Flood Insurance Program map. It is only FEMA's finding regarding the structure's location with respect to a delineated special flood hazard area.

A LOMA or LOMR-F actually removes the SFHA designation from the property by letter.

Need additional help? call **1-877-FEMA MAP**

For FEMA Forms go to: http://www.fema.gov/fhm/frm_form.shtm
<http://www.msc.fema.gov/> (For Flood Maps)

In addition, maps may be ordered online or by writing, phoning, or faxing a request to the FEMA Map Service Center. Contact information is listed in the National Flood Insurance Program General Program Information. Delivery is usually within 2 to 4 weeks. There is a minimal charge for maps for most users, so it is advisable to call for detailed information.

To order Flood Insurance Rate Maps, Digital Q3 Map Data, Flood Insurance Study reports, the NFIP Community Status Book, the NFIP Flood Insurance Manual, or other resources, contact the FEMA Map Service Center (MSC) at the address below or one of the toll-free numbers below, or order online at <http://msc.fema.gov>.

**Federal Emergency Management Agency
Map Service Center
P.O. Box 1038
Jessup, Maryland 20794-1038
Telephone: 1-800-358-9616
Fax number: 1-800-358-9620**

**OR
FEMA
Region IV
Suite 200
1532 Dunwoody Village Parkway
Dunwoody, GA 30338
(770) 396-9117
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